

**REVIEW OF THE
WORLD REHABILITATION FUND
PROPOSAL FOR
INCOME-GENERATING
ACTIVITIES IN
JIZZINE, LEBANON**

By

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CONTENTS

ACRONYMS	vii
EXECUTIVE SUMMARY	ix
INTRODUCTION	1
Background	1
Purpose	2
OBSERVATIONS AND CONCERNS	3
Proposal	3
NGO Experience	5
SUMMARY	7
RECOMMENDATIONS	9
APPENDICES	
Appendix A - Bibliography	A-1
Appendix B - Contacts	B-1
Appendix C - Schedule	C-1

ACRONYMS

CORT	Community Resource Center
LWVF	Leahy War Victims Fund
NGO	Nongovernmental Organization
USAID	U.S. Agency for International Development
WRF	World Rehabilitation Fund

EXECUTIVE SUMMARY

Lebanon's recent history of civil war, religious conflict, and Israeli occupation has devastated the country's population, land, infrastructure, and economy. The remaining population voices overwhelming need and despair. Although numerous agencies have considered assistance, little has been forthcoming.

The World Rehabilitation Fund (WRF) began work in Lebanon during the 1970s and launched its landmine-related program in 1998. Recently, WRF submitted to the Leahy War Victims Fund (LWVF) a proposal for funding for an economic development project designed to include construction of a community resource center (CORT), establishment of a cooperative, and the undertaking of numerous business activities.

Lloyd Feinberg, manager of the Leahy War Victims Fund, and Margaret Bishop, a consultant in small business development, traveled to Lebanon January 20–26, 2001, to evaluate the WRF proposal. They met with more than 60 people representing World Rehabilitation Fund, its partners, USAID, international and local nongovernmental organizations (NGO), government and Army officials, local business representatives, and potential beneficiaries.

As written, WRF's proposal is vague. It lacks a clear concept, detail, and supporting market research. Additionally, some of the specific business activities selected may not increase employment opportunities but may, in fact, decrease employment or may benefit only a very low number of the target population. Further study is needed to determine the real expected impacts of these activities. In addition, the proposal budget appears to indicate that the community resource center will remain dependent on donor funds for management and overhead throughout the three-year life of the project. In order for a center such as this to be a successful economic development activity, it must become self-sustaining before donor funding ends. World Rehabilitation Fund should therefore write a new proposal, having first

- 7 clarified the proposal concept,
- 7 conducted relevant market research,
- 7 conducted a feasibility study of the proposed business activities,

- 7 prioritized these activities based on the feasibility study, and
- 7 written a simple business plan for the most promising activities.

INTRODUCTION

Background

A recent history of civil war, religious conflict, and Israeli occupation has left Lebanon with a declining population, a large number of war-wounded and war widows, damaged infrastructure, countless landmines, and a crippled economy.

South Lebanon, including the Jizzine qaza (area)¹, has been particularly affected due to the lengthy Israeli presence that only ended in May 1999. The economy of this area has been devastated by a combination of military activities; the laying of landmines throughout the region including important agricultural areas; destruction and/or neglect of key infrastructure; and the death, injury, imprisonment, or departure of many young and middle-aged adults, particularly men. The remaining population consists mostly of the very young and very old. Only a small proportion of the population are of typical working age, 20–39 years of age. Of that number, many have been seriously injured by landmine explosions or other war-related events. Former soldiers have neither military employment nor marketable skills. Many young widows have been left to care for school-aged children and often for elderly in-laws or parents. Local residents voice an overwhelming sense of need and despair.

Reportedly, numerous parties have visited the South to discuss providing assistance to residents of the Jizzine area. To date, few have implemented projects, leaving residents skeptical of potential donors and aid agencies, international and local alike.

The World Rehabilitation Fund (WRF) opened in Lebanon in the early 1970s and launched its landmine program there in 1998. Since then, WRF has provided financial and technical assistance to various groups engaged in collecting landmine-related information, worked to build awareness of the presence and dangers of landmines, and provided prosthetic and orthotic equipment and supplies and rehabilitation equipment to war-wounded.

¹Unless otherwise specified, references to “Jizzine” refer to the greater Jizzine area, not solely the town of Jizzine.

Recognizing the difficult economic state of many war-wounded and their families, WRF prepared and submitted a proposal to the Leahy War Victims Fund for creation of an economic development center (CORT) in the southern town of Roum. This proposed center would serve the Jizzine area of South Lebanon. This project would be WRF's first significant venture into economic development in Lebanon.

Purpose

From January 20–26, 2001, Lloyd Feinberg and Margaret Bishop traveled to Lebanon to review the economic development portion of the World Rehabilitation Fund's project proposal. Both participated in numerous meetings with more than 60 people representing World Rehabilitation Fund, its partners, USAID, international and local nongovernmental organizations (NGO), government and Army officials, local business representatives, and potential beneficiaries (see Appendices B and C for a list of contacts and meeting).

OBSERVATIONS AND CONCERNS

Proposal

The proposal was comprised of several different activities. WRF, however, was only seeking funding for one of these activities: economic development through creation of a community resource center (CORT). This was not initially explained.

WRF's proposal for economic development is quite vague, lacking detail describing the conceptual framework or practical aspects of the project. The proposal lacked a business plan or other outline of the economic development activity. It contained little research data beyond the Landmines Resource Center data on the presence of landmines, landmine victims, and some demographic and infrastructure information on the villages in the region. Furthermore, there appeared to have been no true market research conducted during the period when the project was being conceived or the proposal written.

Community Resource Center

In order for the project to succeed, the proposed community center must become self-sustaining before donor funding ends. However, in WRF's proposal, the management costs for the center are quite high, and the center would depend on donor funds for the full three years of the project proposal and budget.

Local government officials in Roum have offered a piece of land for the site of the proposed community resource center. This land would remain the property of the Municipality, and if the proposed cooperative should fail, any building constructed on the land would revert in ownership to the Municipality. This gives the Municipality a vested interest in ensuring that the cooperative fails.

Beneficiaries

The proposal lacked a clear definition of its target beneficiaries. It did not define whether the target beneficiaries would be limited to only those who had suffered injuries from landmines,

from landmines and other war-related injuries, any individuals with war-related mobility problems, or these individuals and their dependents.

Income-Generating Activities

Neither a feasibility study nor a business plan had been conducted or developed for any of the potential income-generating activities proposed. Reasons given included that “the environment is always changing” and that there was a desire to avoid building any false expectations among the potential beneficiaries. Although both concerns are appropriate in general, they should not preclude elaboration of a simple feasibility study and business plan (with any necessary assumptions and justifications clearly stated) to evaluate the viability of the proposed activities.

In its proposal, WRF seems to have selected a multitude of activities rather than focusing on one or two specific economic development activities (e.g., growing and drying fruits or growing and processing olives). The proposed activities included processing pine nuts, dried fruit, or dairy products². However, in general discussions about harvesting and marketing pine nuts, it became clear that without improved processing technology, pine nuts would not have a clear competitive advantage in the marketplace; that there was tough competition within the pine nut market; and that potential for use of improved processing technology would eventually decrease the number of workers needed. Similarly, with regard to dairy processing, there appeared to be no livestock in the areas visited during the field trips, in part due to the presence of landmines. Local residents reportedly have some livestock at home. Therefore, again there is a question of the number of members of the target population that would benefit from this activity.

Local South Lebanon agri-business has reportedly been badly hurt by (1) low-cost imports (legal and smuggled) from Syria, and (2) inexpensive Syrian labor inside Lebanon. Citrus fruits and olives were most frequently mentioned in this context.

The southern part of Lebanon has a long history of traditional agriculture and cultivation of pine nuts, olives, herbs, apples, citrus and other fruits, and bees for honey. Lebanon in general also has a history of cultivating roses for rose water and traditional tea. Extensive pine forests remain in the South, though some areas are mined. Anecdotal reports by WRF indicate interest on the part of food wholesalers to purchase agricultural products from the Jizzine area. There may be potential for value-added agricultural products produced using organic farming methods, or specialty foods packaged as “gourmet” or “artisanal” foods. Further market research is needed. The managing director of CORTAS, a large food-processing and marketing (domestic and export) company suggested cultivation of eggplant for wholesale/processing given the sizable market for baba ghanoush.

Despite a strong tradition of needlework (embroidery and rug making), pottery, and other handicrafts in the Middle Eastern region, there appears to be only a very limited recent practice

²This information is based on discussions between the evaluation team and WRF.

of handicrafts in South Lebanon. That is the creation of cutlery with carved horn handles. Individuals queried said a “good” market exists for these items, however, it appears that only two or three families still have the requisite skills to make such handles. Based on the products seen, the consultant does not believe a significant market exists outside Lebanon for these pieces.

NGO Experience

Although the management and staff of the World Rehabilitation Fund/Lebanon have substantial training and experience in medicine, the manufacture and use of prosthetics and orthotics, and rehabilitation, they have little experience and no apparent training in economic development or for-profit business management. Their experience appears to be limited to funding one pilot kiosk project involving three beneficiaries and designed and implemented by a local partner³.

At least three other international NGOs working in Lebanon have recent experience designing and implementing economic development projects in South Lebanon—Mercy Corps, YMCA, and Creative Associates. Although WRF management and staff have met with each of these to gather information, Dr. Karam of WRF appeared reluctant to consider a possible collaboration between WRF and one of these other organizations.

In conclusion, the WRF staff’s lack of previous significant experience or academic training in economic development is of concern given that WRF is proposing a highly complex economic development project in a difficult environment with challenging beneficiaries.

³WRF does have one staff member in South Lebanon, Mr. Roudy Daoud, whose academic training is in agriculture. The latter should be helpful if WRF engages in any agri-business activities in its economic development efforts in Jizzine.

SUMMARY

The need for assistance in South Lebanon, particularly in the area of economic development, is too great to ignore. Conversely, the risk of being seen as yet one more agency to come and intimate assistance without following through is very great. Both WRF and USAID want greatly to avoid being seen as yet another organization making false promises of assistance or raising false hopes for aid.

Although the World Rehabilitation Fund has been active for many years in Lebanon, it has no significant experience in the area of economic development. Its proposal was vague and lacking in sufficient detail to allow a thorough assessment of the design, costs, potential benefits, and likely success or failure of the proposed project. In addition, very little market research was conducted to assess the optimal business activities for the area. Furthermore, the provision that the Municipality retain ownership of the land and have rights to ownership of the building in the event of failure of the cooperative currently provides dangerous incentive to the Municipality to ensure the failure of the cooperative. This provision should be changed or circumvented, if legally possible.

If the Leahy War Victims Fund is to seriously consider funding an economic development project by the World Rehabilitation Fund, a new, clear, and detailed proposal based on a feasibility study and a business plan should be prepared. Leahy War Victims Fund should engage a consultant to assist the World Rehabilitation Fund in conducting a feasibility study and developing a business plan for the two or three most promising economic activities proposed. This plan should follow the development of a clear definition of the target population, specific market research by the World Rehabilitation Fund, and further clarification of the overall economic development project concept. On completion of the feasibility study and business plans, the consultant should assist WRF in writing a new, focused funding proposal to submit to the Leahy War Victims Fund. This new proposal should include the estimated number of beneficiaries to be reached and estimated cost per beneficiary.

RECOMMENDATIONS

The consultant team recommends the following:

1. World Rehabilitation Fund, Leahy War Victims Fund, and USAID should further discuss and decide on a definition of the target beneficiaries for the proposed project. The proposed membership structure of the cooperative should then be reviewed to make sure it reflects the agreed-upon definition of the target population.
2. World Rehabilitation Fund should separate its proposals for activities to be funded by different donors (thus submitting only the economic development portion of its current project to the Leahy War Victims Fund).
3. WRF should further develop and clarify the overall concept of the economic development project.
4. WRF should conduct further specific research into the various economic development activities suggested in its initial proposal. This research should include (but not be limited to)
 - 7 Creation of a map of the Jizzine area with each target village identified, and overlays indicating presence of passable roads, functioning irrigation water, functioning electricity, mileage (kilometers) to Roum, and the most common agricultural products already produced in each village. Existing dairy cattle should also be noted by village (with approximate numbers, if possible). Much of the necessary information has already been collected and compiled by the Landmine Resource Center but it needs to be mapped so that it is easier to use.
 - 7 An outline of the existing produce market links between the town of Roum and the town of Sidon and the city of Beirut.
 - 7 Investigation of modes of public transportation between all villages in question and Roum.
 - 7 List of produce wholesalers in Sidon and in Beirut.

- 7 List of industrial canners and/or food processors in Beirut.
- 7 List of current YMCA “Rural Delights” products and major distribution outlets.
- 7 Identification of any organic food producers in Lebanon.
- 7 Identification of any organic food products currently sold in major Beirut markets (e.g. Monoprix and Swinneys)
- 7 List of major hotels (especially in Beirut) catering to international guests that have gift shops.
- 7 List of institutions providing food service (hospitals, orphanages, schools, and prisons) that might serve as an outlet for agri-business products.
- 7 Investigation of the growing season and harvest period for major agricultural products in Jizzine (olives, pine nuts, herbs, grapes, apricots, figs, pears, peaches, almonds, and roses).
- 7 Investigation of the availability in the Jizzine area of necessary growing conditions for eggplant and of the growing season for eggplant.
- 7 List of organizations (including contact information) engaged in the processing of agricultural products common to the Jizzine area and specific products involved.
- 7 List of specific processing and packaging equipment necessary for each proposed business activity, including current cost. Care should be taken to research simple technology, as well as more sophisticated equipment.
5. LWVF should engage a consultant to work side-by-side with WRF management to complete a feasibility study of the proposed business activities. (Most if not all of the above research should be completed by WRF before the consultant arrives).
6. Following completion of a simple feasibility study, the consultant should assist WRF in evaluating and prioritizing the various business activities considered for selection of the most promising two or three. Together they should elaborate a simple business plan for each of the most promising.
7. On completion of the feasibility studies and business plans, the WRF should, with assistance and/or oversight from the consultant, write a new proposal for submission to the Leahy War Victims Fund based on a limited number of the most appropriate business activities. Based on cost estimates collected for the revised proposal, an estimate of the number of beneficiaries and the cost per beneficiary should be calculated.

APPENDICES

APPENDIX A - BIBLIOGRAPHY

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APPENDIX B – CONTACTS

USAID Lebanon / US Government

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National Demining Office

General E. M. George N. Sawaya, Director, National Demining Office in Lebanon. Telephone: 961-5-956—193. Mobile telephone: 061-3-757-075. Fax: 961-5-952-637. E-mail: ndoleb@dm.net.lb.

Lebanese Army representatives in areas of: Awareness, Management Information Services, Intelligence, Mine Detecting Program.

Mr. Clark George, Demining Expert, RONCO. (No contact information)

Local Business

CORTAS Canning & Refrigeration Co. S.A.L.

Mr. Raja M. Cortas, Managing Director, CORTAS. P. O. Box 11-0209, Beirut, Lebanon. Telephone: (961-1) 257-171. Fax: (961-1) 257-272. E-mail: cortas@dm.net.lb.

NGOs and Groups Providing Assistance

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Roum Meeting

Mr. Haddad (nickname: “Abu Ajjaj”), Mayor, Village of Roum
Mr. Nicolas Mezer, Head of Commerce Association, Jezzine

Mr. Elie Haddad, Director of Byblos Bank, Jezzine Branch
Other local business representatives (see attached list)

Jezzine Meeting

Approximately thirty villagers from the surrounding area, including land mine victims and other war victims.(see attached list, following)

APPENDIX C - SCHEDULE

Date / Time	Activity
Thursday 1/18/01– Saturday 1/20	<ul style="list-style-type: none"> • International travel U.S. (Consultant) to Beirut, Lebanon
Saturday 1/20 (Consultant only)	<ul style="list-style-type: none"> • Luncheon meeting / briefing with Dr. Karam, W.R.F. • Dinner meeting / briefing with Mr. Rizkallah, W.R.F.
Sunday 1/21	Field trip to South Lebanon: <ul style="list-style-type: none"> • Beirut – Sidon (breakfast at Sidon) • Sidon – Roum (meeting with local businessmen and officials) • Roum – Marjeyoun (lunch at Marjeyoun) • Marjeyoun – Bint Jbeil – Naqoura – Tyre - Beirut
Monday 1/22	<ul style="list-style-type: none"> • Meeting at W.R.F Office, Beirut • Meeting with Lebanese Army at National Demining Office • Lunch at Officers Club • Meeting at W.R.F Office • Evening meeting with U.S.A.I.D. & Mercy Corps (Ms. Nora Bazzi, Mr. Saeed Zaher)
Tuesday 1/23	Field Trip to Sidon & Jizzine: <ul style="list-style-type: none"> • Beirut – Marjeyoun (visit Mercy Corps Demonstration Park) • Marjeyoun – Roum (visit proposed C.O.R.T. site) • Roum – Sabbah (meeting with potential beneficiaries) • Sabbah – Beirut • Discussion with Landmines Resource Center (Ms. Habbouba Aoun) en route
Wednesday 1/24	Field Trip to Rashaya and West Bekaa: <ul style="list-style-type: none"> • Beirut – Ouzai (Meeting at Dr. Mohammed Khaled Social Foundation) • Ouzai – Rashaya (Meeting with Vision Association for Development, Rehabilitation, Care; Visit kiosk project – 2 sites) • Rashaya – Beirut • Discussion with W.R.F. Kiosk Project Coordinator en route (Ms. Suzan Hallal) • Evening meeting with U.S.A.I.D. (Mr. Jon Breslar)

Thursday 1/25	Beirut Meetings: <ul style="list-style-type: none"> • CORTAS Canning & Refrigerating Company (Private business) • Y.M.C.A. (Canned fruits project) • Pontifical Mission (Handicrafts project) • Creative Associates, Inc. (Honey project) • Meeting with W.R.F. South Lebanon Agricultural Expert (Mr. Roudy Daoud) • Wrap-up Meeting with W.R.F. (Dr. Karam, Mr. Rizkallah) & U.S.A.I.D. (Ms. Saliba)
Friday 1/26	<ul style="list-style-type: none"> • International return travel (Beirut – Frankfurt – U.S.)
Saturday 1/27 – Monday 1/29	<ul style="list-style-type: none"> • Report writing & submission